



Order Filed on July 7, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CGG 20-027640  
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ATTORNEYS FOR TOWD POINT MASTER  
FUNDING TRUST 2021-PM1

In Re:

CARLI N. SPIRES,  
DEBTOR

Case No.: 16-33318-CMG

Judge: HONORABLE CHRISTINE M  
GRAVELLE

Chapter: 13

**ORDER APPROVING PARTIAL CLAIMS NOTE AND MORTGAGE  
AND LOAN MODIFICATION**

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

DATED: July 7, 2022

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

THIS MATTER having come before the Court upon the Secured Creditor's Notice of Motion for an Order approving a Partial Claims Note and Mortgage and Loan Modification, and Court having examined the evidence presented, and for good cause shown, it is hereby ORDERED as follows:

1. The Partial Claims Promissory Note, dated March 2, 2022, and Partial Claims Mortgage, dated March 2, 2022, and Loan Modification Agreement dated March 2, 2022, and as between the Secured Creditor and the Debtor(s), attached as Exhibits to the Secured Creditor's motion, are approved.
2. No disbursements shall be made on the partial claim by the Chapter 13 Trustee to the Secured Creditor.
3. In the event the partial claim and loan modification are completed, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the partial claim and loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of the partial claim and loan modification, and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the Secured Creditor that the partial claim and modification were not consummated.
5. In the event the partial claim and modification are not consummated, the Secured Creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending completion of the partial claim and modification shall then be paid to Secured Creditor.
6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
7. Debtor shall file an amended Schedule J and Modified Plan within twenty (20) days of this order.
8. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, Secured Creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.
9. Communication and/or negotiations between Debtor and mortgagees/ mortgage servicers about the partial claim and loan modification, and the recording of the partial claim and loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

In re:  
Carli N. Spires  
Debtor

Case No. 16-33318-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 07, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	Carli N. Spires, 32 Brockton Rd, Hamilton, NJ 08619-3040

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Towd Point Master Funding Trust 2021-PM1 ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank Trust National Association as Trustee of TPMFT 2021-PM1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com informationathnk@aol.com
Robert G. Swan	

District/off: 0312-3

User: admin

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Date Rcvd: Jul 07, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Carli N. Spires lawofficeofrswan@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9